

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: BORG, GERALD E.
BORG, LYNN M.

§ Case No. 07-72017

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Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BRADLEY J. WALLER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

211 South Court Street
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 04/21/2010 in Courtroom 115, United States Courthouse, 211 South Court Street
Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 03/12/2010

By: /s/BRADLEY J. WALLER

Trustee

BRADLEY J. WALLER
KLEIN STODDARD BUCK WALLER
2045 ABERDEEN COURT
SYCAMORE, IL 60178
(815) 748-0380

**UNITED STATES BANKRUPTCY COURT
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WESTERN DIVISION**

In re: BORG, GERALD E.
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§ Case No. 07-72017

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Debtor(s)

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of</i>	\$ <u>19,189.64</u>
<i>and approved disbursements of</i>	\$ <u>2,962.02</u>
<i>leaving a balance on hand of ¹</i>	\$ <u>16,227.62</u>

Claims of secured creditors will be paid as follows:

Claimant

Proposed Payment

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>BRADLEY J. WALLER</u>	\$ <u>2,668.96</u>	\$ <u>165.50</u>
<i>Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> <u>Lee G. Schwendner</u>	\$ <u>2,457.50</u>	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges, U.S. Bankruptcy Court</i>	\$ _____	\$ _____
<i>Fees, United States Trustee</i>	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant

Fees

Expenses

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

<i>Attorney for debtor</i>	_____	\$ _____	\$ _____
<i>Attorney for</i>	_____	\$ _____	\$ _____
<i>Accountant for</i>	_____	\$ _____	\$ _____
<i>Appraiser for</i>	_____	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 65,642.06 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 16.7 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	<u>Discover Bank/DFS Services LLC'</u>	\$ <u>8,982.59</u>	\$ <u>1,496.46</u>
<u>2</u>	<u>Capital Recovery II</u>	\$ <u>947.21</u>	\$ <u>157.80</u>
<u>3</u>	<u>AMERICAN GENERAL FINANCE</u>	\$ <u>560.17</u>	\$ <u>93.32</u>
<u>4</u>	<u>DC Communications</u>	\$ <u>206.60</u>	\$ <u>34.42</u>
<u>5</u>	<u>Innovative Merchant Solutions</u>	\$ <u>52.08</u>	\$ <u>8.68</u>
<u>6</u>	<u>Sauk Valley Newspapers</u>	\$ <u>248.64</u>	\$ <u>41.42</u>
<u>7</u>	<u>EMC Insurance Companies</u>	\$ <u>4,518.27</u>	\$ <u>752.72</u>
<u>8</u>	<u>Chase Bank USA, NA</u>	\$ <u>10,882.47</u>	\$ <u>1,812.97</u>
<u>9</u>	<u>FIA CARD SERVICES, N.A./BANK OF AMERICA</u>	\$ <u>19,439.62</u>	\$ <u>3,238.55</u>
<u>10</u>	<u>FIA CARD SERVICES, N.A./BANK OF AMERICA</u>	\$ <u>19,804.41</u>	\$ <u>3,299.32</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/BRADLEY J. WALLER
Trustee, Bradley J. Waller

BRADLEY J. WALLER
KLEIN STODDARD BUCK WALLER
2045 ABERDEEN COURT
SYCAMORE, IL 60178
(815) 748-0380

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0752-3
Case: 07-72017

User: cshabaz
Form ID: b9a

Page 1 of 2
Total Served: 40

Date Rcvd: Aug 27, 2007

The following entities were served by first class mail on Aug 29, 2007.

db +Gerald E. Borg, 516 N. Dement Ave., Dixon, IL 61021-2236
jdb +Lynn M. Borg, 516 N. Dement Ave., Dixon, IL 61021-2236
aty +John J Carrozza, Brian A. Hart Law Offices, 308 W. State Street, Suite M-8,
Rockford, IL 61101-1139
tr +Megan G Heeg, Ehrmann Gehlbach Badger & Lee, Pob 447- 215 E First St, Ste 100,
Dixon, IL 61021-0447
11569037 +Acxiom, 12445 Collections Center Dr., Chicago, IL 60693-0124
11569038 +Amcore Bank NA, 501 7th St., Rockford, IL 61104-1299
11569039 +American Express, P.O. Box 981535, El Paso, TX 79998-1535
11569041 +Angie's List, 1030 E. Washington St., Indianapolis, IN 46202-3953
11569043 +Barlow, Kobata & Denis, 525 W. Monroe St. #2360, Chicago, IL 60661-3720
11569045 +CK Yellowpages, 733 N. Van Buren St., Milwaukee, WI 53202-4700
11569047 +DC Communications, 270 S. Main St., Flemington, NJ 08822-1787
11569049 +Discover Network, PO Box 52145, Phoenix, AZ 85072-2145
11569051 +EMC Insurance Companies, Trissel Graham & Toole Inc., 220 Emerson Pl. #200,
Davenport, IA 52801-1699
11569050 +Eagle Recovery Associates, 424 S.W. Washington St., Peoria, IL 61602-5147
11569052 +First Midwest Bank, 19648 LaGrange Rd., Mokena, IL 60448-9321
11569054 +GO Manufacturing, 10116 Leadbetter Place, Ashland, VA 23005-3411
11569053 +Gallatin River Communications, 200 Enterprise Drive, Pekin, IL 61554-9310
11569055 +Handyman Matters, National Branding, 12567 W. Cedar Dr. Ste 250, Denver, CO 80228-2039
11569056 +Handyman Matters Franchising, 12567 West Cedar Drive, Ste 250, Lakewood, CO 80228-2039
11569057 +Innovative Merchant Solutions, 26541 Agoura Road #200, Calabasas, CA 91302-2094
11569059 +International Monetary Systems, 7449 N. Natchez Ave., Niles, IL 60714-3801
11569060 +KSB Patient Financial Services, 215 E. First St. #117, Dixon, IL 61021-3169
11569061 +Liturgical Publications Inc., 2875 S. James Dr., New Berlin, WI 53151-3667
11569063 +Menards - Retail Services, P.O. Box 15521, Wilmington, DE 19850-5521
11569065 +Northern Public Radio, 801 N. First St., DeKalb, IL 60115-2385
11569066 +Sauk Valley Newspapers, P.O. Box 498, Sterling, IL 61081-0498
11569068 +Trevor Borg, 516 N. Dement Ave., Dixon, IL 61021-2236
11569069 +US Bank Home Mortgage, 4801 Frederica St., Owensboro, KY 42301-7441
11569071 +Wells Fargo, WF Business Direct, P.O. Box 348750, Sacramento, CA 95834-8750
11569072 +Wells Fargo Bank, N. A., c/o Customer Management, P.O. Box 4233, Portland, OR 97208-4233

The following entities were served by electronic transmission on Aug 28, 2007.

11569040 Fax: 815-968-4665 Aug 28 2007 04:09:35 AMERICAN GENERAL FINANCE, 211 Elm Street,
Rockford, IL 61101-1264
11569042 EDI: BANKAMER.COM Aug 27 2007 22:46:00 BANK AMERICA*, P.O. Box 15026,
Wilmington, DE 19850-5026
11569044 EDI: CHASE.COM Aug 27 2007 22:46:00 Chase *, P.O. Box 15298, Wilmington, DE 19850-5298
11569046 +EDI: COUNTRYWIDE.COM Aug 27 2007 22:46:00 Countrywide Home Loans, 450 American St.,
Simi Valley, CA 93065-6285
11569048 EDI: DISCOVER.COM Aug 27 2007 22:46:00 Discover Card, Discover More, P.O. Box 15192,
Wilmington, DE 19850-5192
11569058 EDI: IRS.COM Aug 27 2007 22:46:00 INTERNAL REVENUE SERVICE, 230 S. Dearborn,
Mail Stop 5010 CHI, Chicago, IL 60604
11569062 +EDI: TSYS.COM Aug 27 2007 22:46:00 LOWE'S **, P.O. Box 103104, Roswell, GA 30076-9104
11569063 +EDI: HFC.COM Aug 27 2007 22:46:00 Menards - Retail Services, P.O. Box 15521,
Wilmington, DE 19850-5521
11569064 +EDI: TSYS.COM Aug 27 2007 22:46:00 Mohawk, GE Money Bank, Bankruptcy Dept.,
P.O. Box 103106, Roswell, GA 30076-9106
11569067 +EDI: TSYS.COM Aug 27 2007 22:46:00 THE HOME DEPOT, P.O. Box 103047,
Roswell, GA 30076-9047
11569069 +EDI: USBANKARS.COM Aug 27 2007 22:46:00 US Bank Home Mortgage, 4801 Frederica St.,
Owensboro, KY 42301-7441
11569070 +EDI: CHASE.COM Aug 27 2007 22:46:00 Wachovia Bank Card, 3565 Piedmont Road NE,
Atlanta, GA 30305-4613
11569071 +EDI: WFFC.COM Aug 27 2007 22:46:00 Wells Fargo, WF Business Direct, P.O. Box 348750,
Sacramento, CA 95834-8750
11569072 +EDI: WFFC.COM Aug 27 2007 22:46:00 Wells Fargo Bank, N. A., c/o Customer Management,
P.O. Box 4233, Portland, OR 97208-4233

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-3
Case: 07-72017

User: cshabez
Form ID: b9a

Page 2 of 2
Total Served: 40

Date Rcvd: Aug 27, 2007

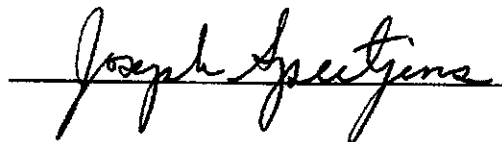
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2007

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.